

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Koron J. English  
 Kereba G. English  
 Debtors

Case No. 16-13387-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 9

Date Rcvd: Feb 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2018.

db/jdb	+Koron J. English, Kereba G. English, 19 E. Montana Street, Philadelphia, PA 19119-2211
cr	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	+PRA Receivables Management, LLC, PO Box 14067, Norfolk, VA 23518-0067
13737607	+Fifth Third Bank, PO Box 9013, Addison, TX 75001-9013
13726597	Fifth Third Bank, PO Box 63900 CC 3110, Cincinnati, OH 45263-0900

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov Feb 13 2018 01:50:56 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 13 2018 01:50:37 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 13 2018 01:50:50 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	E-mail/PDF: gecsed@recoverycorp.com Feb 13 2018 01:44:24 Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 14, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 12, 2018 at the address(es) listed below:

ALEXANDRA T. GARCIA	on behalf of Creditor	Philadelphia Federal Credit Union
ecfmail@mwc-law.com		
ANDREW F GORNALL	on behalf of Creditor	NATIONSTAR MORTGAGE LLC agornall@kmlawgroup.com,
bkggroup@kmlawgroup.com		
ANN E. SWARTZ	on behalf of Creditor	Philadelphia Federal Credit Union ecfmail@mwc-law.com,
ecfmail@mwc-law.com		
DENISE ELIZABETH CARLON	on behalf of Creditor	NATIONSTAR MORTGAGE LLC bkggroup@kmlawgroup.com
DIANA M. DIXON	on behalf of Debtor Koron J. English	dianamdixonesq@gmail.com
DIANA M. DIXON	on behalf of Joint Debtor Kereba G. English	dianamdixonesq@gmail.com
JOSHUA ISAAC GOLDMAN	on behalf of Creditor	NATIONSTAR MORTGAGE LLC bkggroup@kmlawgroup.com,
bkggroup@kmlawgroup.com		
KEVIN G. MCDONALD	on behalf of Creditor	Fifth Third Bank KMcDonald@blankrome.com
MATTEO SAMUEL WEINER	on behalf of Creditor	NATIONSTAR MORTGAGE LLC bkggroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor	Fifth Third Bank bkggroup@kmlawgroup.com
THOMAS I. PULEO	on behalf of Creditor	NATIONSTAR MORTGAGE LLC tpuleo@kmlawgroup.com,
bkggroup@kmlawgroup.com		
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com, philaecf@gmail.com	

TOTAL: 13

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Koron J. English Kereba G. English aka Kereba G. Perry <u>Debtors</u>	CHAPTER 13
Fifth Third Bank <u>Movant</u>	NO. 16-13387 AMC
vs. Koron J. English Kereba G. English aka Kereba G. Perry <u>Debtors</u>	11 U.S.C. Section 362
William C. Miller, Esq. <u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the vehicle held by Movant on the Debtors' residence is **\$1,750.92**, which breaks down as follows;

Post-Petition Payments: August 15, 2017 through December 15, 2017 at \$364.49  
Less Post-Petition Suspense Balance: (\$116.53)  
**Total Post-Petition Arrears \$1,705.92**

2. The Debtors shall cure said arrearages in the following manner;

a). Beginning with the January 15, 2018 regular monthly payment and continuing through June 15, 2018, until the arrearages are cured, Debtors shall pay the present regular monthly payment of **\$364.49** on the vehicle (or as adjusted pursuant to the terms of the vehicle ) on or before the fifteenth (15<sup>th</sup>) day of each month, plus an installment payment of **\$291.82** towards the arrearages on or before the fourteenth day of each proceeding month at the address below;

Fifth Third Bank

1830 East Paris S.E., MS #RSCB3E

Grand Rapids, MI 49546

b). Maintenance of current monthly vehicle payments to Movant thereafter.

3. Should Debtors provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtors and Debtors' attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtors should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the court and the court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

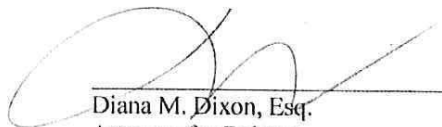
8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the vehicle and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

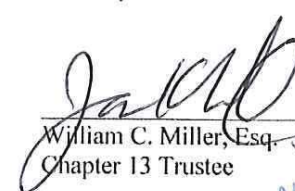
Date: January 9, 2018

By: /s/ Kevin G. McDonald, Esquire  
Kevin G. McDonald, Esquire  
Attorney for Movant

Date: 02-02-18

  
Diana M. Dixon, Esq.  
Attorney for Debtors

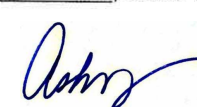
Date: 2-5-18

  
William C. Miller, Esq.  
Chapter 13 Trustee

WILLIAM C. MILLER

No objection

Approved by the Court this 12th day of February, 2018. However, the court retains discretion regarding entry of any further order.

  
Bankruptcy Judge  
Ashely M. Chan